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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Robert First name M. Middle name Griffin Last name and Suffix (Sr., Jr., II, III)	Karen First name D. Middle name Griffin Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		FKA Karen Crepps
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6909	xxx-xx-5476

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Debtor 1 Robert M. Griffin Debtor 2 Karen D. Griffin

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	10433 Mayfield Ave, #1N Oak Lawn, IL 60453 Number, Street, City, State & ZIP Code	If Debtor 2 lives at a different address: Number, Street, City, State & ZIP Code		
		Cook	Number, Street, City, State & ZIP Code		
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		
6.	this district to file for	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.		

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	otor 1 Robert M. Griffin Karen D. Griffin				_	Case number (if known)			
Par	Tell the Court About	Your Bankru _l	otcy Ca	ase					
7.	The chapter of the Bankruptcy Code you are		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Chapter 7							
		☐ Chapter	□ Chapter 11						
		☐ Chapter	12						
		☐ Chapter	13						
8.	How you will pay the fee	about order. a pre-	how your printed to pay	ou may pay. Typically, if you are attorney is submitting your pay address.	e paying the fee ment on your b u choose this o	heck with the clerk's office in your local court for more details e yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with option, sign and attach the Application for Individuals to Pay			
		☐ I required but is applie	est that not req	at my fee be waived (You may uired to, waive your fee, and m ur family size and you are unab	request this op ay do so only if le to pay the fe	otion only if you are filing for Chapter 7. By law, a judge may, f your income is less than 150% of the official poverty line that se in installments). If you choose this option, you must fill out Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the	■ No.							
	last 8 years?	☐ Yes.							
		[District		When	Case number			
		[District		When	Case number			
		[District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
		[Debtor			Relationship to you			
		[District		When	Case number, if known			
			Debtor			Relationship to you			
		[District		When	Case number, if known			
11.	Do you rent your residence?	□ No.	Go to I	ine 12.					
	residence:	Yes.	Has yo	our landlord obtained an eviction	າ judgment aga	ainst you and do you want to stay in your residence?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	About an Eviction	ion Judgment Against You (Form 101A) and file it with this			

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Deb	tor 1 Robert M. Griffin Karen D. Griffin		Bocum	Case number (if known)			
Part	3: Report About Any Bu	sinesses	You Own as a Sole Proprie	etor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	☐ Yes. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach	Number, Street, City, State & ZIP Code					
	it to this petition.			ox to describe your business:			
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Rea	Il Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))			
			☐ None of the above	re			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline: operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am not filing under Cha	pter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	Hazardous Property or Ar	ny Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and	— 100.	What is the hazard?				
	identifiable hazard to public health or safety?						
	Or do you own any		If immediate attention is				
	property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				
				Number, Street, City, State & Zip Code			

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Debtor 1 Robert M. Griffin

Debtor 2 Karen D. Griffin

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-23435 Doc 1 Filed 08/04/17 Entered 08/04/17 17:33:17 Desc Main Document Page 6 of 59

	otor 2 Karen D. Griffin				Case nu	ımber (if known)		
Par	t 6: Answer These Questi	ons for Re	eporting Purposes					
	What kind of debts do you have?	16a.	Are your debts primarily consulting individual primarily for a personal,	mer debts? Consume family, or household p	r debts are ourpose."	defined in 11 U.S.C.	§ 101(8) as "incurred by an	
			□ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily busine money for a business or investme					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe th	nat are not consumer d	ebts or bus	siness debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses Yes. I am filing under Chapter 7. Do you estimate that are paid that funds will be available to distribute					and administrative expenses		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001- ☐ 50,001- ☐ More that	100,000	
19.	How much do you estimate your assets to be worth?	□ \$100,0	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	\$1,000,001 - \$10 \$10,000,001 - \$5 \$50,000,001 - \$1 \$100,000,001 - \$	0 million 00 million	□ \$1,000, □ \$10,000	00,001 - \$1 billion 000,001 - \$10 billion 0,000,001 - \$50 billion an \$50 billion	
20.	How much do you estimate your liabilities to be?	\$100,0	50,000 101 - \$100,000 1001 - \$500,000 1001 - \$1 million	\$1,000,001 - \$10 \$10,000,001 - \$5 \$50,000,001 - \$1 \$100,000,001 - \$	0 million 00 million	□ \$1,000, □ \$10,000	00,001 - \$1 billion ,000,001 - \$10 billion 0,000,001 - \$50 billion an \$50 billion	
Par	t 7: Sign Below							
For	you	I have ex	amined this petition, and I declare	under penalty of perjur	y that the ir	nformation provided is	s true and correct.	
			chosen to file under Chapter 7, I amates Code. I understand the relief a					
			rney represents me and I did not pa t, I have obtained and read the not				elp me fill out this	
		I request	relief in accordance with the chapte	er of title 11, United Sta	ates Code,	specified in this petiti	on.	
			and making a false statement, conc cy case can result in fines up to \$25					
		/s/ Robe	ert M. Griffin		Karen D.			
			M. Griffin e of Debtor 1		r en D. Gri nature of D			
		Executed	on July 31, 2017 MM / DD / YYYY	Exe	cuted on	July 31, 2017 MM / DD / YYYY		

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	Robert M. Griffin Karen D. Griffin	Document	——	Case number (if known)	
For your	attornov if you are	I the atternay for the debter(a) named in this	notition doctor	a that I have informed the debter	(a) about aligibility to proceed

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thoma	s W. Lynch	Date	July 31, 2017	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Thomas W	/. Lynch			
Printed name				
Law Office	e of Thomas W. Lynch, P.C.			
Firm name				
9231 S. Ro	berts Road			
Hickory H	ills, IL 60457			
	City, State & ZIP Code			
Contact phone	(708) 598-5999	Email address	twlpc@att.net	
6194247				
Bar number & S	tata			

			311 1 11111 1111 1111	
ill in this info	rmation to identify your	case:		
Debtor 1	Robert M. Griffin			
	First Name	Middle Name	Last Name	
Debtor 2	Karen D. Griffin			
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	40,663.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	40,663.00
Pa	rt 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	31,077.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	81,485.78
	Your total liabilities	\$	112,562.78
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,259.35
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,258.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1 Robert M. Griffin
Debtor 2 Robert M. Griffin
Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

4,216.83

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

-III IIN	dita tata			<u>Documen</u>			
	this info	ormation to identify	y your case a	and this filing:			
Debto	r 1	Robert M. G	Friffin	Middle Name	Last Name		
Debto	r 2	Karen D. Gr	riffin	Middle Name	Last Name		
	, if filing)	First Name		Middle Name	Last Name		
Jnitec	l States E	Bankruptcy Court fo	r the: NOR	THERN DISTRICT OF	ILLINOIS		
`256	number						Charle if this is an
	TIGITIDO!						Check if this is ar amended filing
_		orm 106A/E	_				
<u>scr</u>	<u>nedu</u>	<u>ıle A/B: P</u>	ropert	У			12/15
Part 1:	ou own o	be Each Residence, E		<u> </u>	ou Own or Have an Interest In Iding, land, or similar property?		
o you	Describ u own, le	drives. If you lease a	a vehicle, also		les, whether they are registors: G: Executory Contracts and U		rehicles you own that
O you omeon Care	Describe of the else of the el	ease, or have legal drives. If you lease a trucks, tractors, s	a vehicle, also	ehicles, motorcycles	G: Executory Contracts and L	Jnexpired Leases.	·
Part 2:	Describ	ease, or have legal drives. If you lease a trucks, tractors, s Hyundai	a vehicle, also	ehicles, motorcycles Who has an interest		Do not deduct secured control amount of any security.	claims or exemptions. Put ed claims on <i>Schedule D</i> :
o you omeon Car	Describe of the else of the el	ease, or have legal drives. If you lease a trucks, tractors, s	a vehicle, also	who has an interest	G: Executory Contracts and L	Do not deduct secured of the amount of any securic Creditors Who Have Cla	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
o you omeon Car	Describence also consumers of the second sec	ease, or have legal drives. If you lease a trucks, tractors, s Hyundai Tuscon	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and U	Do not deduct secured control amount of any security.	laims or exemptions. Put ed claims on <i>Schedule D:</i>
Part 2:	Describence else consenses else consenses else consenses else consenses else else else else else else el	ease, or have legal drives. If you lease a trucks, tractors, so Hyundai Tuscon 2015	a vehicle, also	who has an interest	G: Executory Contracts and L in the property? Check one tor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the
o you omeon Car	Describence else consenses else consenses else consenses else consenses else else else else else else el	ease, or have legal drives. If you lease a trucks, tractors, specification of trucks and trucks are trucks. Hyundai Tuscon 2015 Tuste mileage:	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb	G: Executory Contracts and U in the property? Check one tor 2 only e debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Cla	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the
o you omeon Carl N Y Y	Descrite Lown, let ne else constant de la constant	ease, or have legal drives. If you lease a trucks, tractors, specification of trucks and trucks are trucks. Hyundai Tuscon 2015 Tuste mileage:	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the (see instructions)	G: Executory Contracts and Con	Do not deduct secured of the amount of any securic Creditors Who Have Claic Current value of the entire property? \$14,200.00	elaims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$14,200.00
o you omeon Car	Describence else consenses else consenses else consenses else consenses else else else else else else el	Hyundai Tuscon 2015 nate mileage:	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the (see instructions)	G: Executory Contracts and U in the property? Check one tor 2 only e debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? \$14,200.00 Do not deduct secured of the amount of any secure the amount of any secure.	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own?
o you comeon Carl	Describence of the property of	Hyundai Tuscon 2015 nate mileage: ormation: Chevrolet	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the Check if this is c (see instructions)	G: Executory Contracts and Con	Do not deduct secured of the amount of any securic Creditors Who Have Class Current value of the entire property? \$14,200.00 Do not deduct secured of the amount of any securic Creditors Who Have Class Creditors Who Have Class Care and	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$14,200.00 claims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
o you pomeon . Carr N Y Y	Describence describence else constants a communication of the constants and the constants are constants.	Hyundai Tuscon 2015 nate mileage: ormation: Chevrolet Equinox	a vehicle, also	who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the Check if this is c (see instructions) Who has an interest Debtor 1 only	G: Executory Contracts and Con	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? \$14,200.00 Do not deduct secured of the amount of any secure the amount of any secure.	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$14,200.00 claims or exemptions. Put ed claims on Schedule D:
oo you on meon on a you on a y	Describence of the process of the pr	Hyundai Tuscon 2015 nate mileage: cormation: Chevrolet Equinox 2013	n vehicle, also port utility ve	Who has an interest Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the (see instructions) Who has an interest Debtor 1 only Debtor 2 only	G: Executory Contracts and Con	Do not deduct secured of the amount of any securic Creditors Who Have Clar Current value of the entire property? \$14,200.00 Do not deduct secured of the amount of any securic Creditors Who Have Clar Current value of the	claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$14,200.00 claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 1

		ge 11 of 59	17 Desc Main
Debtor 1 Debtor 2	Robert M. Griffin Karen D. Griffin	Case number (if k	nown)
	ne dollar value of the portion you own for all of your entries from P you have attached for Part 2. Write that number here		=> \$26,600.00
	escribe Your Personal and Household Items		
·	own or have any legal or equitable interest in any of the following it	ems?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>Examp</i> □ No	hold goods and furnishings bles: Major appliances, furniture, linens, china, kitchenware Describe		
	kitchen, living room and bedroom furniture goods and furnishings	e and misc. household	\$1,500.00
□No	 conics coles: Televisions and radios; audio, video, stereo, and digital equipment including cell phones, cameras, media players, games describe 	;; computers, printers, scanners; m	nusic collections; electronic devices
	misc. household electronics including 2 te tablets	elevision sets and 2	\$500.00
Example ■ No	tibles of value bles: Antiques and figurines; paintings, prints, or other artwork; books, p other collections, memorabilia, collectibles Describe	ictures, or other art objects; stamp	o, coin, or baseball card collections;
Example No	nent for sports and hobbies bles: Sports, photographic, exercise, and other hobby equipment; bicycl musical instruments Describe	es, pool tables, golf clubs, skis; ca	noes and kayaks; carpentry tools;
■ No	rms nples: Pistols, rifles, shotguns, ammunition, and related equipment Describe		
□ No	es nples: Everyday clothes, furs, leather coats, designer wear, shoes, acce Describe	essories	
	personal wearing apparel		\$500.00
□ No	Iry nples: Everyday jewelry, costume jewelry, engagement rings, wedding ri	ings, heirloom jewelry, watches, g	ems, gold, silver
	wedding ring		\$50.00

13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses

☐ No

	Case 17-2343	5 Doc 1	Filed 08/04/17 Document	Entered 08/04/17 17:33:17 Page 12 of 59	Desc Main
Debtor 1 Debtor 2	Robert M. Griffin Karen D. Griffin			Case number (if known)	
■ Yes.	Describe				
	dog				\$50.00
■ No	ther personal and hous Give specific informatio	-	u did not already list, i	ncluding any health aids you did not list	
	the dollar value of all of art 3. Write that number			ny entries for pages you have attached	\$2,600.00
Part 4: De	escribe Your Financial Ass	ets			
Do you o	wn or have any legal or	equitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in			osit box, and on hand when you file your petiti	on
				pocket cash	\$50.00
□ No ■ Yes.			Institution r	name:	
	17.1	Checking	U.S. Banl	k - wife only	\$300.00
	17.2	Savings	U.S. Banl	k - wife only	\$0.00
	17.3	Checking	U.S. Banl	k - husband only	\$100.00
	17.4	Checking	daughter	k - custodial account for minor , funds in account belong to and are not Debtors' money	\$12.00
	s, mutual funds, or publ ples: Bond funds, investn			ney market accounts	
■ No □ Yes.		Institution or is	ssuer name:		
joint v	ublicly traded stock and venture	d interests in ir	ncorporated and uninc	orporated businesses, including an interes	t in an LLC, partnership, and
■ No □ Yes.	Give specific informatio	n about them ame of entity:		% of ownership:	
Negot Non-ri		personal check	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
■ No					

Official Form 106A/B Schedule A/B: Property page 3

		Case 17-23435	Doc 1	Filed 08/04/17 Document	Entered 08/04/17 17:33:17 Page 13 of 59	Desc Main
	ebtor 1 ebtor 2	Robert M. Griffin Karen D. Griffin			Case number (if known)	
	☐ Yes.	Give specific information a	bout them er name:			
21.		ment or pension accounts ples: Interests in IRA, ERIS		1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
	■ Yes.	List each account separate Type o	ely. f account:	Institution n	ame:	
		401(k))	wife 401(l	k) through employer	\$11,000.00
		Pensi	on		pension with Sheet Metal Workers vests only at retirement	\$1.00
22.	Your s		s you have ma		tinue service or use from a company ctric, gas, water), telecommunications compa	nies, or others
	■ No □ Yes.			Institution n	ame or individual:	
23.	Annuit ■ No □ Yes.		lic payment of		life or for a number of years)	
24		ts in an education IRA, in .C. §§ 530(b)(1), 529A(b), a			ogram, or under a qualified state tuition pro	ogram.
	☐ Yes.	Institution na	ame and desc	cription. Separately file th	ne records of any interests.11 U.S.C. § 521(c)	:
25.	Trusts ■ No	s, equitable or future inter	ests in prope	erty (other than anythin	g listed in line 1), and rights or powers ex	ercisable for your benefit
	☐ Yes.	Give specific information a	about them			
26.		ts, copyrights, trademarks ples: Internet domain name				
		Give specific information a	about them			
27.	Exam _i ■ No	ses, franchises, and other ples: Building permits, excluding Give specific information a	usive licenses		n holdings, liquor licenses, professional licens	ses
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax re	funds owed to you				
	_	Give specific information a	bout them, in	cluding whether you alre	ady filed the returns and the tax years	
29.	Exam _i ■ No	support ples: Past due or lump sum Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	/ settlement

Case 17-23435 Doc 1 Filed 08/04/17 Entered 08/04/17 17:33:17 Desc Main Document Page 14 of 59 Debtor 1 Robert M. Griffin Debtor 2 Karen D. Griffin Case number (if known) 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: through employer, no cash value \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$11.463.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

54. Add the dollar value of all of your entries from Part 7. Write that number here

☐ Yes. Give specific information.......

\$0.00

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Debtor 1 Debtor 2 Robert M. Griffin Karen D. Griffin Case number (if known)

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$26,600.00 Part 3: Total personal and household items, line 15 57. \$2,600.00 58. Part 4: Total financial assets, line 36 \$11,463.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$40,663.00 Copy personal property total \$40,663.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$40,663.00

		1700.0000	111 FAUE 10 01 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Robert M. Griffin			
	First Name	Middle Name	Last Name	
Debtor 2	Karen D. Griffin			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if thi
				amended fil

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Ex

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$14,200.00		\$2,400.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$12,400.00		\$2,400.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
	\$14,200.00 \$12,400.00 \$1,500.00	\$14,200.00	\$14,200.00 \$14,200.00 \$100% of fair market value, up to any applicable statutory limit \$12,400.00 \$1,500.00 \$1,500.00 \$2,000.00 \$1,00% of fair market value, up to any applicable statutory limit \$1,500.00 \$1,00% of fair market value, up to any applicable statutory limit \$500.00 \$500.00 \$500.00 \$1,00% of fair market value, up to any applicable statutory limit \$500.00 \$500.00 \$500.00 \$1,00% of fair market value, up to any applicable statutory limit

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Karen D. Griffin Case number (if known) Debtor 2 Current value of the Brief description of the property and line on Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B wedding ring 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) dog \$50.00 \$50.00 Line from Schedule A/B: 13.1 100% of fair market value, up to any applicable statutory limit pocket cash 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 16.1 П 100% of fair market value, up to any applicable statutory limit Checking: U.S. Bank - wife only 735 ILCS 5/12-1001(b) \$300.00 \$300.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Checking: U.S. Bank - husband only 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit 401(k): wife 401(k) through employer 735 ILCS 5/12-1006 100% \$11,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Pension: husband pension with 735 ILCS 5/12-1006 100% \$1.00 Sheet Metal Workers Local 73, vests only at retirement 100% of fair market value, up to Line from Schedule A/B: 21.2 any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No П

Yes

Robert M. Griffin

Debtor 1

		Document Pa	nae 18 o	f 59		
Fill in this informa	ation to identify you	ır case:				
Debtor 1	Robert M. Griffin	n				
	First Name		Name			
Debtor 2	Karen D. Griffin					
(Spouse if, filing)	First Name	Middle Name Last	Name			
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	S			
Coopenimber						
Case number					☐ Check	if this is an
					_	led filing
Official Form						
Schedule [D: Creditors	Who Have Claims Sec	cured b	y Property	/	12/15
		If two married people are filing together, bo out, number the entries, and attach it to this				
1. Do any creditors h	ave claims secured by	your property?				
☐ No. Check	this box and submit th	his form to the court with your other sche	dules. You h	ave nothing else to	report on this form.	
	all of the information	•		J		
	Secured Claims	bolow.				
<u> </u>				Column A	Column B	Column C
		nore than one secured claim, list the creditor s a particular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
much as possible, lis	t the claims in alphabetic	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Ally Finance	ial	Describe the property that secures the cla		\$13,505.00	\$12,400.00	\$1,105.00
Creditor's Name		2013 Chevrolet Equinox 35,000				
Attac Danie		miles				
Attn: Bank Po Box 380		As of the date you file, the claim is: Check	all that			
	on, MN 55438	apply. ☐ Contingent				
	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortga	age or secured	d		
Debtor 2 only		car loan)				
Debtor 1 and Deb	•	☐ Statutory lien (such as tax lien, mechanic	's lien)			
	e debtors and another	☐ Judgment lien from a lawsuit	taaaa			
☐ Check if this cla community deb		Other (including a right to offset)	tgage			
	Opened					
	05/13 Last					
	Active					
Date debt was incu	rred 6/28/17	Last 4 digits of account number	2021			
		Describe the management that account the all		£47 E70 00	£4.4.200.00	£2.272.00
2.2 Hyundai Fi	nc	Describe the property that secures the cla 2015 Hyundai Tuscon 16,000 mil		\$17,572.00	\$14,200.00	\$3,372.00
		2013 Hydridai Tuscon 10,000 iiii	62			
Attn: Bank	ruptcy	A collection of the state of th				
Po Box 208		As of the date you file, the claim is: Check apply.	all that			
Fountain C	Sity, CA 92728	☐ Contingent				
Number, Street, 0	City, State & Zip Code	Unliquidated				
Who owes the deb	at? Check and	☐ Disputed Nature of lien. Check all that apply.				
Debtor 1 only	CHECK UITE.	☐ An agreement you made (such as mortga	age or coours:	4		
Debtor 2 only		car loan)	AGE OF SECURE	•		

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Statutory lien (such as tax lien, mechanic's lien)

 \square Judgment lien from a lawsuit

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Debtor 1	Robert M.	Griffin		Case number (if know)	
	First Name	Middle Name	Last Name		
Debtor 2	Karen D. 0	Griffin			
	First Name	Middle Name	Last Name	_	
	if this claim re unity debt	elates to a	Other (including a right to offset)	PMSI auto Ioan	-
Date debt	was incurred	Opened 02/15 Last Active 6/29/17	Last 4 digits of account num	mber <u>2051</u>	
Add the	dollar value o	f your entries in Colun	nn A on this page. Write that nun	mber here: \$31,077.00	
	the last page		dollar value totals from all pages	\$31,077.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Do	cument	Page 20 of 59		
Fill in t	this inform	ation to identify your	case:				
Debtor	1	Robert M. Griffin					
		First Name	Middle Name		Last Name		
Debtor		Karen D. Griffin					
(Spouse	if, filing)	First Name	Middle Name		Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DIS	STRICT OF I	LLINOIS		
Case n						_	heck if this is an mended filing
		106E/F F: Creditors W	/ho Have Ur	secure	d Claims		12/15
any exectors expected the second seco	cutory contrections control co	acts or unexpired leases ory Contracts and Unexp rs Who Have Claims Sec inuation Page to this pag ber (if known). of Your PRIORITY Un s have priority unsecure	that could result in ired Leases (Officia ured by Property. If ie. If you have no in	a claim. Also I Form 106G) more space i formation to r	ITY claims and Part 2 for creditors wo list executory contracts on Schedul. Do not include any creditors with pas needed, copy the Part you need, fill report in a Part, do not file that Part. O	le A/B: Property (Officia artially secured claims I it out, number the ent	al Form 106A/B) and on that are listed in tries in the boxes on the
	Yes.						
Part 2:	List All	of Your NONPRIORIT	Y Unsecured Cla	ims			
4. Lis	No. You have Yes. t all of your	, list the creditor separately	art. Submit this form aims in the alphabe y for each claim. For	to the court wi	th your other schedules. the creditor who holds each claim. If ed, identify what type of claim it is. Do n u have more than three nonpriority unse	ot list claims already inc	luded in Part 1. If more
Par		. Holdo a particular olami, i	iot and outlot or outlore	a.t o yo	a nave mere anar an ee nemphers, anee		oonanaaaan rago o
							Total claim
4.1		e Medical Group Creditor's Name	Las	t 4 digits of a	ccount number		\$4,203.89
	Bankrup PO Box	tcy Department	Whe	en was the de	bt incurred?		
	Number Str	red the debt? Check one.	As o	of the date yo	u file, the claim is: Check all that apply	/	
	☐ Debtor [′]	1 only		Contingent			
	Debtor 2	2 only		Jnliquidated			
	■ Debtor	1 and Debtor 2 only		Disputed			
	☐ At least	one of the debtors and and	other Typ	e of NONPRIC	ORITY unsecured claim:		
	☐ Check i	f this claim is for a comr	nunity 🗆 S	Student loans			
	debt	n subject to offset?		Obligations aris	sing out of a separation agreement or di laims	ivorce that you did not	
	No			Debts to pension	on or profit-sharing plans, and other sim	nilar debts	
	Yes		_	Other. Specify			

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Deb	or 2 Karen D. Griffin			
4.2	Amex	Last 4 digits of account number	0183	\$2,069.00
	Nonpriority Creditor's Name Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 08/16 Last Active 7/20/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Avant Credit, Inc Nonpriority Creditor's Name	Last 4 digits of account number	9960	\$7,442.00
	Attention Bankruptcy Po Box 9183380 Chicago, IL 60691	When was the debt incurred?	Opened 04/16 Last Active 4/28/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Unsecured	<u> </u>	
4.4	Bk Of Amer	Last 4 digits of account number	2263	\$2,318.00
	Nonpriority Creditor's Name Po Box 982238 El Paso, TX 79998	When was the debt incurred?	Opened 07/16 Last Active 4/26/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		
	- 163	Other. Specify	-	

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	Case number (if know)				
Last 4 digits of account number	4154	\$933.00			
When was the debt incurred?	Opened 04/08 Last Active 4/14/17				
As of the date you file, the claim	is: Check all that apply				
☐ Contingent					
☐ Unliquidated					
☐ Disputed					
Type of NONPRIORITY unsecure	d claim:				
☐ Student loans					
Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
Debts to pension or profit-sharing	ng plans, and other similar debts				
Other. Specify Charge Ac	count				
Last 4 digits of account number	8592	\$2,400.00			
When was the debt incurred?	Opened 11/15 Last Active 4/26/17				
As of the date you file, the claim	is: Check all that apply				
•	,				
☐ Contingent					
☐ Unliquidated					
☐ Disputed					
_	d claim:				
	aration agreement or divorce that you did not				
<u> </u>	ng plans, and other similar debts				
Last 4 digits of account number	0750	\$2,074.00			
When was the debt incurred?	Opened 07/07 Last Active 5/02/17	, ,,,			
As of the date you file, the claim	is: Check all that apply				
☐ Contingent					
☐ Unliquidated					
☐ Disputed					
**	d claim:				
_					
report as priority claims	·				
Other. Specify Credit Card	1				
	When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Debts to pension or profit-sharin Other. Specify Charge Acc Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecure Student loans Debts to pension or profit-sharin Other. Specify Credit Carc Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of NONPRIORITY unsecurer Student loans Debts to pension or profit-sharin Contingent Unliquidated Disputed Type of NONPRIORITY unsecurer Student loans Dobligations arising out of a separeport as priority claims Contingent Unliquidated Disputed Type of NONPRIORITY unsecurer Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Debts to pension or profit-sharing plans, and other similar debts Charge Account Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Credit Card Last 4 digits of account number Oppened 07/07 Last Active 5/02/17 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Oppened 07/07 Last Active 5/02/17 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not onliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not onliquidated Disputed			

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Debt	or 2 Karen D. Griffin		Case number (if know)		
4.8	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	1957	\$1,391.00	
	Attn: Bankruptcy Po Box 30253	When was the debt incurred?	Opened 03/08 Last Active 4/24/17		
	Salt Lake City, UT 84130				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	Пол			
	_	Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
	At least one of the debtors and another	Student loans	d diami.		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	og plans, and other similar debts		
	☐ Yes	■ Other. Specify Credit Card			
	Li res	Other. Specify	<u> </u>		
4.9	Capital One	Last 4 digits of account number	9600	\$843.00	
	Nonpriority Creditor's Name Attn: Bankruptcy		Opened 11/15 Last Active		
	Po Box 30253	When was the debt incurred?	4/26/17		
	Salt Lake City, UT 84130 Number Street City State Zlp Code		in Charle all that analy		
	Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Credit Card	l		
4.1	Capital One		7881	\$462.00	
0	Nonpriority Creditor's Name	Last 4 digits of account number		ψ+02.00	
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 01/17 Last Active 4/06/17		
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply		
	Who incurred the debt? Check one.	76 of the date you me, the claim	o. Oncox an that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐Yes	■ Other. Specify Credit Card	I		

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Debtor 2	Robert M. Griffin Karen D. Griffin	Case number (if know)			
	Capital One	Last 4 digits of account number	4050	\$377.00	
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Opened 02/17 Last Active When was the debt incurred? 4/26/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.				
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	1 claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Student loans	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
- 1	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	9844	\$365.00	
	Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130	Opened 01/17 Last Active 4/05/17			
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
3	Cardworks/CW Nexus Nonpriority Creditor's Name	Last 4 digits of account number	3380	\$1,902.00	
	Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 03/12 Last Active 4/02/17		
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa			
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	— NO	Credit Card - Balance due on Debtor's			
	Yes	Other. Specify Merrick Ba			

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Debte	or 2 Karen D. Griffin		Case number (if know)			
1.1 1	Cardworks/CW Nexus	Last 4 digits of account number	6500	\$1,785.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 04/15 Last Active 4/23/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debte			
	■ No	☐ Debts to pension or profit-sharin				
	Yes	Other. Specify Merrick Car	l - Balance due on Debtors' rd			
4.1	Chase Card	Last 4 digits of account number	2316	\$2,453.00		
	Nonpriority Creditor's Name					
	Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 01/08 Last Active 4/07/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	Other. Specify Credit Card	<u> </u>			
1.1 S	Chase Card	Last 4 digits of account number	1234	\$469.00		
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 12/15 Last Active 4/07/17			
	Wilmington, DE 19850 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	Other. Specify Credit Card	<u> </u>			

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Debtor Debtor	1 Robert M. Griffin 2 Karen D. Griffin		Case number (if know)	
4.1 7	Citibank / Sears	Last 4 digits of account number	9969	\$1,066.00
	Nonpriority Creditor's Name Attn: Centralize Bankruptcy Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 11/15 Last Active 4/21/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	□ Debtor 1 only ■ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured Student loans	d claim:	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	·	
	Yes	Other. Specify Credit Card	<u></u>	
4.1	Citibank North America	Last 4 digits of account number	6271	\$1,374.00
	Nonpriority Creditor's Name Centralized Bankruptcy Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 10/15 Last Active 4/14/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card		
4.1 9	Comenity Bank/Carsons Nonpriority Creditor's Name	Last 4 digits of account number	7685	\$321.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 05/16 Last Active 4/13/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc	count	

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Karen D. Griffin		Case number (if know)	
Comenity Bank/Harlem Furniture	Last 4 digits of account number	5109	\$1,193.00
Nonpriority Creditor's Name	_		
Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 10/30/15 Last Active 4/10/17	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing		
Yes	Other. Specify Charge Acc	count	
Credit One Bank Na	Last 4 digits of account number	0560	\$2,146.00
Nonpriority Creditor's Name	Last 4 digits of account number		
Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 04/11 Last Active 4/14/17	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Credit One Bank Na	Last 4 digits of account number	7792	\$1,139.00
Nonpriority Creditor's Name	Last 4 digits of account number		Ψ1,100.00
Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 04/14 Last Active 4/02/17	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Uniiquidated ☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?		aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other Specify Credit Card		
— 100	Other Specify	• 	

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Debtor Debtor			Case number (if know)			
4.2	Credit One Bank Na	Last 4 digits of account number	8318	\$462.00		
	Nonpriority Creditor's Name Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 07/16 Last Active 4/27/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	■ Other. Specify Credit Card				
4.2	Discover Financial	Last 4 digits of account number	0448	\$1,507.00		
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 09/16 Last Active 4/26/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing				
	☐ Yes	Other. Specify Credit Card	<u> </u>			
4.2	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	5974	\$525.00		
	Kohls Credit Po Box 3043 Milwaukee, WI 53201	When was the debt incurred?	Opened 03/12 Last Active 4/14/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	Other. Specify Charge Acc	count			

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Debtor Debtor	1 Robert M. Griffin 2 Karen D. Griffin		Case number (if know)	
4.2	Lending Club Corp	Last 4 digits of account number	5346	\$3,550.00
	Nonpriority Creditor's Name 71 Stevenson St Suite 300 San Francisco, CA 94105	When was the debt incurred?	Opened 10/22/15 Last Active 4/26/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.2	Merchants Credit	Last 4 digits of account number	0264	\$1,354.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 10/12	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	■ Other. Specify Hospital	Attorney Central Dupage	
4.2	Merchants Credit	Last 4 digits of account number	0289	\$857.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 10/12	
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	ı cıaım:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	— NO		Attorney Central Dupage	
	☐ Yes	Other. Specify Hospital		

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Debto Debto	71 Robert M. Griffin 72 Karen D. Griffin		Case number (if know)		
4.2	OneMain	Last 4 digits of account number	4570	\$11,679.00	
	Nonpriority Creditor's Name Attn: Bankruptcy 601 Nw 2nd St Evansville, IN 47708	When was the debt incurred?	Opened 06/16 Last Active 4/26/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed			
	☐ At least one of the debtors and another☐ Check if this claim is for a community debt		d claim: aration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Note Loan			
4.3	OneMain Nonpriority Creditor's Name	Last 4 digits of account number	1965	\$8,038.00	
	Attn: Bankruptcy 601 Nw 2nd St Evansville, IN 47708	When was the debt incurred?	Opened 11/15 Last Active 4/26/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Note Loan			
4.3	PayPal Buyer Credit Nonpriority Creditor's Name	Last 4 digits of account number		\$1,453.48	
	Bankruptcy Department PO Box 960080 Orlando, FL 32896	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	■ Other. Specify Banalce du	e on Debtors' PayPal account		

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Debtor Debtor	1 Robert M. Griffin 2 Karen D. Griffin		Case number (# know)	
4.3	Personal Finance Co.	Last 4 digits of account number	5401	\$4,617.00
	Nonpriority Creditor's Name 10945 S. Cicero Oak Lawn, IL 60453	When was the debt incurred?	Opened 05/17 Last Active 7/10/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separations.	d claim:	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharir	· ,	
	□Yes	Other Specify Unsecured		
4.3	Rebublic Bank and Trust Nonpriority Creditor's Name	Last 4 digits of account number	8804	\$2,491.41
	Elastic PO Box 950276 Louisville, KY 40295-0276	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin	g plans, and other similar debts e on Debtors' Elastic account	
	Tes	■ Other. Specify Balance Du	le on Debiors Liastic account	
4.3	Sunrise Credit Service Nonpriority Creditor's Name	Last 4 digits of account number	5662	\$737.00
	260 Airport Plaza Farmingdale, NY 11735	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney At T Mobility	

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Debtoi Debtoi	r 1 Robert M. Griffin r 2 Karen D. Griffin		Case number (if know)	
4.3	Syncb/Mattress Firm I Nonpriority Creditor's Name	Last 4 digits of account number	4461	\$1,511.00
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 4/11/17 Last Active 5/12/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Syncb/Mattress Firm I	Last 4 digits of account number	4388	\$285.00
	Nonpriority Creditor's Name Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 4/11/17 Last Active 5/21/17	
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Syncb/Toys R Us Nonpriority Creditor's Name	Last 4 digits of account number	9599	\$875.00
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 02/15 Last Active 6/28/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and all and a second all a sec	
	■ No	☐ Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Charge Acc	count	

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Debtor Debtor	Robert M. Griffin Karen D. Griffin		Case number (if know)	
4.3	Synchrony Bank/ Old Navy	Last 4 digits of account number	6752	\$171.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 09/15 Last Active 2/24/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc		
4.3	Synchrony Bank/Amazon	Last 4 digits of account number	5212	\$411.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 12/12 Last Active 4/28/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.4	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number	9174	\$1,629.00
	Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 03/17 Last Active 6/29/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	I	

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Debtor Debtor	1 Robert N 2 Karen D.	_		Case	number (if know)		
4.4		Bank/Walmart	Last 4 digits of account number	2470)		\$607.00
	Nonpriority Cre Attn: Bank Po Box 950 Orlando, F	ruptcy 6060	When was the debt incurred?	Ope 4/18	ned 03/17 Last //17	t Active	
-	Number Street	City State Zlp Code the debt? Check one.	As of the date you file, the claim	n is: Chec	k all that apply		
	Debtor 1 or	nly	☐ Contingent				
	Debtor 2 or	nly	☐ Unliquidated				
	Debtor 1 ar	nd Debtor 2 only	☐ Disputed				
	☐ At least one	e of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
		is claim is for a community	Student loans				
	debt Is the claim s	ubject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration a	greement or divorce	that you did not	
	No		☐ Debts to pension or profit-shar	ing plans,	, and other similar de	ebts	
	☐ Yes		Other. Specify Charge Ac	count			
Part 3:	List Other	s to Be Notified About a Do	ebt That You Already Listed				
is tryir have n	ng to collect from	om you for a debt you owe to s	about your bankruptcy, for a debt that someone else, list the original creditor nat you listed in Parts 1 or 2, list the ad or submit this page.	in Parts 1	or 2, then list the	collection agency here.	Similarly, if you
	nd Address	Madiaal Cantan	On which entry in Part 1 or Part 2 did yo	_	_		
Bankr	uptcy Depa	Medical Center rtment				rity Unsecured Claims priority Unsecured Claims	S
-	x 3039 rook, IL 605	322				•	
Oak B	TOOK, IL OU	022	Last 4 digits of account number				
	nd Address	Madical Cantar	On which entry in Part 1 or Part 2 did yo		•		
Bankr 4440 V	uptcy Depa V 95th Stree	et				rity Unsecured Claims priority Unsecured Claims	;
Oak La	awn, IL 604	53	Last 4 digits of account number				
	nd Address and Harris	LTD	On which entry in Part 1 or Part 2 did you Line 4.1 of (Check one):		•	rity Unsecured Claims	
111 We Suite		n Boulevard		_		priority Unsecured Claims	;
Chicag	go, IL 6060 ²	l-4134	Last 4 digits of account number				
				☐ Part 1:	: Creditors with Prior	rity Unsecured Claims priority Unsecured Claims	;
Timon	ium, MD 21	094	Last 4 digits of account number				
Part 4:	Add the A	mounts for Each Type of U	Insecured Claim				
6. Total t		certain types of unsecured cl	aims. This information is for statistical	reporting	g purposes only. 28	B U.S.C. §159. Add the a	mounts for each
	-	Damastic Control of the Control of t		•		I Claim	
Т	6а. Г otal	Domestic support obligation	ns	6a.	\$	0.00	
cla	aims	Toyon and southin athen in	sto you awa the mayaraw	er-	c	0.00	
from Pa	art 1 6b. 6c.		ots you owe the government of injury while you were intoxicated	6b. 6c.	\$ \$	0.00	
	6d.		nsecured claims. Write that amount here.	6d.	\$	0.00	

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Debtor 1 Robert M. Griffin Case number (if know) Debtor 2 Karen D. Griffin Total Priority. Add lines 6a through 6d. 6e. 0.00 Total Claim Student loans 6f. 6f. 0.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that 0.00 6g. you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 81,485.78 Total Nonpriority. Add lines 6f through 6i. 6j. 81,485.78

		I A A A A II I I		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Robert M. Griffin			
	First Name	Middle Name	Last Name	
Debtor 2	Karen D. Griffin			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT		
Case number				
(if known)				☐ Check if this is a
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the	e contract or lease	State what the contract or lease is for
2.1		·	•		
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Code	
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4			<u> </u>	2 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.5	- ity		<u> </u>	211 0000	
	Name				_
	Number	Street			
	City		State	ZIP Code	_

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		Docume	nt Page 37 o	of 59
Fill in this in	nformation to identify your	case:		
Debtor 1	Robert M. Griffin			
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2	Karen D. Griffin			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	er .			
(if known)	·			☐ Check if this is an
				amended filing
Schedu		re also liable for any deb		12/15 as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page,
ill it out, and		boxes on the left. Attach	the Additional Page t	to this page. On the top of any Additional Pages, write
1. Do yo	ou have any codebtors? (If y	you are filing a joint case,	do not list either spouse	as a codebtor.
■ No				
☐ Yes				
	n the last 8 years, have you California, Idaho, Louisiana,			ry? (Community property states and territories include ington, and Wisconsin.)
	so to line 3. Did your spouse, former spou	use, or legal equivalent live	with you at the time?	
in line 2 Form 10 out Colu	again as a codebtor only in the second of th	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fill Column 2: The creditor to whom you owe the debt
	me, Number, Street, City, State and ZI	P Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
Nice	ımber Street			<u> </u>
Cit		State	ZIP Code	
3.2				Cabadula D. lina
	ame			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule E/F, line
				— Ochequie O, line
Nu Cit	ımber Street	State	ZIP Code	
Cit	L y	Ciaio	ZII. OUUC	

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Fill	in this information to identify yo	our case:				1			
		/I. Griffin							
	otor 2 Karen D	. Griffin			_				
Uni	ted States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS		_				
	se number 		-				ded filing ment sho) owing postpetition ne following date:	chapter
O.	fficial Form 106I					MM / DD		io following date.	
S	chedule I: Your I	ncome				WIIWI / DE	, , , , , ,		12/15
sup spo atta	as complete and accurate as plying correct information. If use. If you are separated and ch a separate sheet to this for the control of the c	you are married and not fili your spouse is not filing w rm. On the top of any addit	ing jointly, and your in it is jointly, and your	spouse i de inforr	s liv natio	ing with you, ir on about your s	clude in pouse. I	formation about f more space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debto	r 2 or no	n-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	o, Employment status	☐ Employed	☐ Employed			■ Employed		
		p.oyo o.u.uo	■ Not employed				☐ Not employed		
		Occupation	disabled			medi	cal bille	r	
	Include part-time, seasonal, of self-employed work.	Employer's name				Oakb	rook Su	ırgical Center	
	Occupation may include stud or homemaker, if it applies.	ent Employer's address							
		How long employed t	there?				16 yea	ırs	
Esti spou	mate monthly income as of the use unless you are separated. u or your non-filing spouse have a space, attach a separate she	he date you file this form. If e more than one employer, c					rson on th	·	-
2.	List monthly gross wages, deductions). If not paid mont			2.	\$	0.0	D \$_	3,824.71	
3.	Estimate and list monthly of	vertime pay.		3.	+\$	0.0	<u> </u>	0.00	
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	0.00	\$	3,824.71	

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	tor 1 tor 2	Robert M. Griffin Karen D. Griffin	_		Case	number (if k	nown)				
					For	Debtor 1			or Debtor on-filing s		
	Cop	y line 4 here	4.		\$	(0.00			,824.71	- -
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$		0.00	\$		697.43	
	5b.	Mandatory contributions for retirement plans	5k	ο.	\$		0.00	- : -		0.00	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$		0.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.00	\$		0.00	_
	5e.	Insurance	56		\$_		0.00	_ \$_		261.43	_
	5f.	Domestic support obligations	5f		\$_		0.00	- :-		0.00	_
	5g.	Union dues	50	-	\$_		0.00	- '-		0.00	_
	5h.	Other deductions. Specify:	5r	า.+	\$_			_ + \$ _		0.00	-
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		0.00			958.86	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	(0.00	\$	2	,865.85	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.		r			¢			
	8b.	monthly net income. Interest and dividends	8a 8b		\$_ \$		0.00 0.00			0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$		0.00	- *-		0.00	_
	8d.	Unemployment compensation	80	d.	\$		0.00	\$		0.00	=
	8e.	Social Security	86	Э.	\$	1,98	0.00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: daughter's social security	8f		\$_	1,01		\$		0.00	_
	8g.	Pension or retirement income	80		\$_		8.50	- '-		0.00	_
	8h.	Other monthly income. Specify:	8r	า.+	\$_		0.00	_ + \$ _		0.00	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	3,39	3.50	\$_		0.00	0
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$		3,393.50	+ \$	2	2,865.85	= \$	6,259.35
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		0,000.00			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	* -	0,200.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r dep			. •			Schedule	e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The real ethat amount on the Summary of Schedules and Statistical Summary of Certallies								\$Combin	
13.	Do :	you expect an increase or decrease within the year after you file this form No.	1?							monthl	y income
		Yes. Explain:									

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Fill	in this informa	ition to identify yo	our case.			1		
	tor 1	Robert M. G				Chec	ck if this is:	
		Nobell W. G	1111111				An amended filing	
	tor 2 ouse, if filing)	Karen D. Gri	ffin				A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
1	e number nown)							
		rm 106J						
		J: Your		ISES . If two married people a	re filing together h	oth are equ	ally responsible fo	12/15
info	ormation. If m		eded, atta	ch another sheet to this				
Par		ribe Your House	hold					
1.	Is this a joir ☐ No. Go to	line 2.	in a conor	oto household?				
	■ Yes. Doe	es Debtor 2 live i	ın a separ	ate nousenoid?				
			st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Deb	tor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state				Doughtor		2	□ No
	dependents	names.			Daughter			■ Yes □ No
								Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
3.	expenses o	penses include f people other t d your depende	han $_{m \Box}$	No Yes				
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home owners		ses for your residence. I	nclude first mortgag	e 4. \$	S	1,500.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$	3	0.00
		rty, homeowner's	s, or renter	's insurance		4b. \$		15.00
				ipkeep expenses		4c. \$		0.00
5.		owner's associat		dominium dues our residence, such as ho	ame equity loans	4d. \$ 5. \$		0.00 0.00
٥.	Additional	Lyaye payille	onto for ye	rai reciacitos, sucir as 110	and equity loans	J. 4	·	0.00

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tor 2 Karen D. Griffin	Case num	ber (if known)	
Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	220.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	306.00
6d. Other. Specify:	6d.	\$	0.00
Food and housekeeping supplies	7.	\$	900.00
Childcare and children's education costs	8.	\$	550.00
Clothing, laundry, and dry cleaning	9.	\$	200.00
Personal care products and services	10.	\$	50.00
Medical and dental expenses	11.	\$	400.00
Transportation. Include gas, maintenance, bus or train fare.		•	400.00
Do not include car payments.	12.	*	400.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	75.00
Charitable contributions and religious donations	14.	\$	100.00
Insurance. Do not include incurance deducted from your pay or included in lines 4 or 20			
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance	15a.	\$	25.00
15b. Health insurance	15a. 15b.	·	0.00
15c. Vehicle insurance	15c.	\$	200.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Specify:	16.	\$	0.00
Installment or lease payments:		•	
17a. Car payments for Vehicle 1	17a.	·	453.00
17b. Car payments for Vehicle 2	17b.	*	404.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as		\$	0.00
deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I). Other payments you make to support others who do not live with you.	10.	\$	300.00
Specify: support for Debtor's mother (pays for medications, ect.)	19.	Ψ	300.00
Other real property expenses not included in lines 4 or 5 of this form or on Scho		our Income	
20a. Mortgages on other property	20a.		0.00
20b. Real estate taxes	20b.	· ·	0.00
20c. Property, homeowner's, or renter's insurance	20c.		0.00
20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
Other: Specify: Tolls	21.	· · .	60.00
pet care		+\$	100.00
•			100.00
Calculate your monthly expenses			
22a. Add lines 4 through 21.		\$	6,258.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	6,258.00
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,259.35
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	6,258.00
			•
23c. Subtract your monthly expenses from your monthly income.	00.5	e e	1.35
The result is your <i>monthly net income</i> .	23c.	\$	1.33

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.

☐ Yes.

Explain here: Debtor has serious health issues which require on-going care, medications and doctor visits as such Debtors have high health care expenses.

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Fill in this inform	mation to identify your	case:			
	nation to laciting your	casc.			
Debtor 1	Robert M. Griffin				
	First Name	Middle Name	Last Name		
Debtor 2	Karen D. Griffin				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Form		ın Individual	Debtor's	Schedules	12/15
		an mantiada	2001010		1210
	8 U.S.C. §§ 152, 1341, <i>′</i> n Below	1519, and 35/1.			
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill	out bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedule	es filed with this declaration	on and
X /s/ Rob	ert M. Griffin		X /s/ Ka	ren D. Griffin	
Robert	M. Griffin		Karen	n D. Griffin	
Signatur	re of Debtor 1		Signati	ure of Debtor 2	
Date 🕻	July 31, 2017		Date	July 31, 2017	

Fil	l in this in	nformation to identify you	· case:				
	btor 1	Robert M. Griffin					
		First Name	Middle Name		Last Name		
	btor 2 ouse if, filing)	Karen D. Griffin	Middle Name		Last Name		
Un	ited State	s Bankruptcy Court for the:	NORTHERN DIST	RICT OF ILL	INOIS		
	se numbe	er				_	theck if this is an mended filing
		Form 107 ent of Financial	Affairs for Inc	dividual	s Filing for B	ankruptcy	4/16
info nun	ormation. nber (if k	If more space is needed, nown). Answer every ques	attach a separate sh stion.	eet to this fo	orm. On the top of any	equally responsible for sup y additional pages, write you	
Pa	rt 1: G	ive Details About Your Ma	ritai Status and whe	re You Lived	a Betore		
1.	What is	your current marital statu	s?				
	_	rried t married					
2.	During	the last 3 years, have you	lived anywhere othe	than where	you live now?		
			•				
	■ No	a List all of the places you li	yed in the last 2 years	Do not inclu	ido whore you live now	,	
	□ re:	s. List all of the places you li	ved in the last 3 years	. Do not incit	ade where you live now		
	Debtor	1 Prior Address:	Dates De lived ther		Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat						ity property state or territory ico, Texas, Washington and W	
	■ No						
	☐ Ye	s. Make sure you fill out Sch	nedule H: Your Codebi	ors (Official F	Form 106H).		
Da	rt 2 E	xplain the Sources of You	r Income				
га		xpiain the Sources of Tou	income				
4.	Fill in the	have any income from en e total amount of income yo e filing a joint case and you	u received from all job	s and all bus	inesses, including part-		ndar years?
	□ No						
	■ Ye	s. Fill in the details.					
			Debtor 1			Debtor 2	
			Sources of income Check all that apply.	(be	oss income fore deductions and clusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		ary 1 of current year until u filed for bankruptcy:	☐ Wages, commissi bonuses, tips	ons,	\$0.00	■ Wages, commissions, bonuses, tips	\$25,800.25
			☐ Operating a busin	ess		☐ Operating a business	

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Debtor 1 Robert M. Griffin
Debtor 2 Rage 44 of 59

Case number (if known)

		D 14 4		D.1.	
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	r last calendar year: anuary 1 to December 31, 2016)	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$40,616.00
		☐ Operating a business		☐ Operating a business	
	r the calendar year before that: anuary 1 to December 31, 2015)	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$41,173.00
		☐ Operating a business		☐ Operating a business	
	Include income regardless of wheth and other public benefit payments; winnings. If you are filing a joint cast List each source and the gross incoming. No Yes. Fill in the details.	pensions; rental income; inte se and you have income that	rest; dividends; money collec you received together, list it o	ted from lawsuits; royalties; an inly once under Debtor 1.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Pension/Annuity distribution	\$3,500.00		
		social security	\$13,860.00		
	r last calendar year: anuary 1 to December 31, 2016)	Pension/Annuity distribution	\$5,982.00		
		social security	\$24,383.00		
	r the calendar year before that: anuary 1 to December 31, 2015)	Pension/Annuity distribution	\$5,982.00		
		social security	\$24,383.00		
Pa	rt 3: List Certain Payments You	Made Before You Filed for	Bankruptcv		
6.	Are either Debtor 1's or Debtor 2		· ·		
o .	☐ No. Neither Debtor 1 nor D		u <mark>mer debts.</mark> Consumer debts	s are defined in 11 U.S.C. § 10	1(8) as "incurred by an
	During the 90 days before No. Go to line 7	ore you filed for bankruptcy, di	id you pay any creditor a tota	I of \$6,425* or more?	

es List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Entered 08/04/17 17:33:17 Case 17-23435 Doc 1 Filed 08/04/17 Desc Main Document Page 45 of 59 Debtor 1 Robert M. Griffin Debtor 2 Karen D. Griffin Case number (if known) Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes
Official Form 107

taken

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Debtor 2 Karen D. Griffin Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Attorney Fees + reimbursement of various dates \$1,262.00 Law Office of Thomas W. Lynch, P.C. 9231 S. Roberts Road \$335.00 filing fee and \$53.00 credit Hickory Hills, IL 60457 report twlpc@att.net 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made

Debtor 1

Robert M. Griffin

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Debtor 1 Robert M. Griffin Debtor 2 Karen D. Griffin Case number (if known) 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Date transfer was Describe any property or Address property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred XXXX-**US Bank** wife checking \$0.00 Checking account, closed ☐ Savings April 2017 due to ☐ Money Market Bank fees □ Brokerage □ Other \$1.00 Citibank XXXXhusband Checking checking □ Savings account, closed ☐ Money Market due to Bank □ Brokerage closing branches □ Other and open branches located inconviently, closed December 2016 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code)

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Debtor 1 Robert M. Griffin Debtor 2 Karen D. Griffin

Case number (if known)

22	Have you stored property in a storage unit or pla	ice other than your home within 1	vear before you filed for bankruptcy	?
22.		ioc other than your nome within t	your borote you mou for burningploy	•
	■ No			
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	9: Identify Property You Hold or Control for S	Someone Else		
23.	Do you hold or control any property that someor for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust
	■ No			
	Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	10: Give Details About Environmental Information	tion		
For	ne purpose of Part 10, the following definitions a	apply:		
_	Environmental law means any federal, state, or leaving substances, wastes, or material into the air regulations controlling the cleanup of these sub	r, land, soil, surface water, ground stances, wastes, or material.	dwater, or other medium, including st	atutes or
	Site means any location, facility, or property as one own, operate, or utilize it, including disposal s	•	law, whether you now own, operate, o	or utilize it or used
	<i>Hazardous material</i> means anything an environn hazardous material, pollutant, contaminant, or si		s waste, hazardous substance, toxic s	substance,
Rep	rt all notices, releases, and proceedings that yo	u know about, regardless of wher	n they occurred.	
		· -	•	
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?
	No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any r	,		
	■ Ma			
	■ No □ Yes. Fill in the details.			
		Cavaramantal unit	Environmental law if you	Data of nation
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or administ	trative proceeding under any envi	ironmental law? Include settlements a	and orders.
	No			
	Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	11: Give Details About Your Business or Conn	•		
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have an	ny of the following connections to any	/ business?
-	☐ A sole proprietor or self-employed in a tr	•		
	☐ A member of a limited liability company ((LLC) or limited liability partnersh	ip (LLP)	

Entered 08/04/17 17:33:17 Case 17-23435 Doc 1 Filed 08/04/17 Desc Main Page 49 of 59 Document Robert M. Griffin Debtor 1 Debtor 2 Karen D. Griffin Case number (if known) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Robert M. Griffin /s/ Karen D. Griffin Robert M. Griffin Karen D. Griffin Signature of Debtor 1 Signature of Debtor 2 **Date** July 31, 2017 Date July 31, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Robert M. Grif	fin		
	First Name	Middle Name	Last Name	
Debtor 2	Karen D. Griffi	n		
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Backer Case number	ankruptcy Court for th	e: NORTHERN DISTRICT	OF ILLINOIS	
if known)				☐ Check if this is ar amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1, For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Financial name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt: 2013 Chevrolet Equinox 35,000 miles	■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	■ Yes
Creditor's Hyundai Finc name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt: 2015 Hyundai Tuscon 16,000 miles	 Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: 	■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Debt Debt		Robert M. Griffin Karen D. Griffin	Case number	「 (if known)
1				
	or's na criptior	of leased		□ No
Prop				☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
	or's na			□ No
Prop		n of leased		☐ Yes
Part	3:	Sign Below		
Unde prope	r pena	alty of perjury, I declare that I have ind at is subject to an unexpired lease.	icated my intention about any property of my estate	e that secures a debt and any personal
_	-	obert M. Griffin	X /s/ Karen D. Griffin	
		ert M. Griffin	Karen D. Griffin	
	Signa	ture of Debtor 1	Signature of Debtor 2	
	Date	July 31, 2017	Date July 31, 2017	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-23435 Doc 1 Filed 08/04/17 Entered 08/04/17 17:33:17 Desc Main Document Page 56 of 59

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	Robert M. Griffin re Karen D. Griffin		Case No.		
	Kuron B. Orinin	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	ISATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(1) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept			1,262.00	
	Prior to the filing of this statement I have received		\$	1,262.00	
	Balance Due		\$	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to regreaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ment of affairs and plan which is and confirmation hearing, are educe to market value; exe is as needed; preparation	may be required; d any adjourned hea emption planning;	rings thereof;	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.				
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
	July 31, 2017	/s/ Thomas W. Ly	nch		
-	Date	Thomas W. Lyncl	า 6194247		
		Signature of Attorne Law Office of Tho		.C.	
		9231 S. Roberts F		- - -	
		Hickory Hills, IL 6			
		(708) 598-5999 F twlpc@att.net	ax: (708) 598-6299	9	
		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Robert M. Griffin Karen D. Griffin		Case No.		
		Debtor(s)	Chapter	7	
	VE	CRIFICATION OF CREDITOR M.		34	
		Number of 0	Number of Creditors:		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	July 31, 2017	/s/ Robert M. Griffin			
		Robert M. Griffin			
		Signature of Debtor			
Date:	July 31, 2017	/s/ Karen D. Griffin			
		Karen D. Griffin			
		Signature of Debtor			

Advocate Christa Spelifica 3435 fer Doc 1 Bankruptcy Department PO Box 3039 Oak Brook, IL 60522

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Advocate Christ Medical Center Bankruptcy Department 4440 W 95th Street Oak Lawn, IL 60453

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Lending Club Corp 71 Stevenson St Suite 300 San Francisco, CA 94105

Advocate Medical Group Bankruptcy Department PO Box 92523 Chicago, IL 60675

Citibank / Sears Attn: Centralize Bankruptcv Po Box 790040 Saint Louis, MO 63179

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

Ally Financial Attn: Bankruptcy Po Box 380901 Bloomington, MN 55438 Citibank North America Centralized Bankruptcy Po Box 790040 Saint Louis, MO 63179

OneMain Attn: Bankruptcy 601 Nw 2nd St Evansville, IN 47708

Amex Correspondence Po Box 981540 El Paso, TX 79998 Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

PayPal Buyer Credit Bankruptcy Department PO Box 960080 Orlando, FL 32896

Avant Credit, Inc Attention Bankruptcy Po Box 9183380 Chicago, IL 60691

Comenity Bank/Harlem Furniture Po Box 182125 Columbus, OH 43218

PayPal Buyer Credit Bankruptcy Department P.O. Box 5138 Timonium, MD 21094

Bk Of Amer Po Box 982238 El Paso, TX 79998

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Personal Finance Co. 10945 S. Cicero Oak Lawn, IL 60453

Cap1/bstby Attn: Bankruptcy PO Box 30258 Salt Lake City, UT 84130

Discover Financial Po Box 3025 New Albany, OH 43054 Rebublic Bank and Trust Elastic PO Box 950276 Louisville, KY 40295-0276

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Harris and Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL 60604-4134

Sunrise Credit Service 260 Airport Plaza Farmingdale, NY 11735

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Synchrony Bank/Amazon Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

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